

Docket No.: E3331.0587/P587
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Michael Togher et al.

Application No.: Divisional of 09/563,461

Art Unit: N/A

Filed: Concurrently Herewith

Examiner: Not Yet Assigned

For: CREDIT MANAGEMENT FOR
ELECTRONIC BROKERAGE SYSTEM

**PRELIMINARY REMARKS AND COMMENT
REGARDING CORRESPONDENCE ADDRESS**

MS Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Prior to examination on the merits, please consider the following:

REMARKS

This application is a divisional of application Serial No. 09/563,461, filed May 2, 2000, which is a continuation of application Serial No. 09/169,884, filed October 12, 1998, which is a continuation of application Serial No. 08/665,594, filed June 18, 1996, which has issued as U.S. Patent No. 6,014,627, which is a continuation of application Serial No. 08/324,843, filed Oct. 18, 1994, now abandoned, which is a continuation of Serial. No. 07/830,408, filed Feb. 3, 1992, which has issued as U.S. Patent. No. 5,375,055.

In immediate parent application Serial No. 09/563,461, restriction was required as between three groups. In the parent application, Group II claims were elected for initial

prosecution. This application is being filed to present the claims that were directed to non-elected Group III in the parent, with certain changes having been made for purposes of clarification.

An Information Disclosure Statement is submitted herewith citing the art of record in the parent. In accordance with Office practice, no copies of the cited references are submitted herewith. Of course, copies of any reference will be provided upon request.

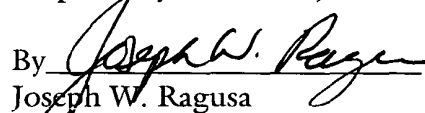
Note regarding power of attorney and correspondence address. **The proper attorneys and correspondence address are those listed on the application data sheet submitted herewith.** The information listed on the copy of the declaration has been superseded in previous applications and should be ignored.

The specification and drawings of this divisional application are presented with only the newly presented claims and include certain amendments from the parent application and to list the lineage under Section 120, as is required. However, no new matter has been entered by the amendments. The drawings likewise are presented as formal drawings that include the change to Figure 1 presented in the parent application. Once again, this change does not add new matter.

An early and favorable action on the merits is respectfully requested..

Dated: September 17, 2003

Respectfully submitted,

By 
Joseph W. Ragusa

Registration No.: 38,586
DICKSTEIN SHAPIRO MORIN &
OSHINSKY LLP
1177 Avenue of the Americas
41st Floor
New York, New York 10036-2714
(212) 835-1400
Attorney for Applicant